

AMENDMENTS TO THE CLAIMS

Please amend the following claims as follows:

1-38. (Canceled)

39. (Currently amended) A wallet consolidator, comprising:

a controller ~~for controlling~~ to control operation of a wallet consolidator;
at least one input device connected to said controller of the wallet consolidator ~~for receiving~~ and positioned to receive a copy of information stored on at least one card;
a memory device connected to said controller ~~for storing~~ to store said information received by said input device; and
an output device connected to said controller ~~for transmitting and positioned to transmit~~ at least a portion of said information stored in said memory device to ~~the~~ a point-of-sale transaction device located at a point-of-sale, the transaction device positioned to process ~~for processing a point-of-sale transaction effectuated pursuant to~~ responsive to said at least a portion of said information.

40. (Currently amended) The wallet consolidator of Claim 39, wherein said information comprises account identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, ~~and or~~ one or more food stamp accounts ~~balances~~.

41. (Currently amended) The wallet consolidator of Claim ~~39~~ 40, wherein said output device ~~controller is selected from the group of a wireline communication device and a wireless communication device.~~

42. (Currently amended) The wallet consolidator of Claim 39, wherein said input device comprises at least one of the following: ~~a magnetic card stripe reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, or a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, and a radio frequency (RF) interface.~~

43. (Currently amended) The wallet consolidator of Claim 39, wherein said controller controls instructions to be presented to a user to instruct thea user on use of the wallet consolidator.

44. (Currently amended) The wallet consolidator of Claim 39, further comprising wherein said output device comprises at least one of the following: a data interface, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, a radio frequency (RF) interface, an infrared (IR) interface, and a display configured for displaying positioned to display scanable bar codescode patterns capable of being scanned by a bar code scanner.

45. (Currently amended) The wallet consolidator of Claim 39, wherein said point-of-sale transaction device comprises at least one of is selected from the group of: a computing device, a dumb terminal, point-of-sale terminal, a card processing terminal, a point of service terminal, a transaction terminal, and or a database, configured for receiving and is positioned to receive information transmitted from said output device.

46. (Currently amended) The wallet consolidator of Claim 39, wherein: said information comprises personal identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, and or one or more food stamp accounts.balances;

said controller is selected from the group of a computing device, a wireline communication device, and a wireless communication device;

said input device comprises at least one of a magnetic card stripe reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, and a radio frequency (RF) interface;

said output device comprises at least one of a data interface, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, a radio frequency (RF) interface, an infrared (IR) interface, and a display configured for displaying scanable bar codes; and

~~said transaction device comprises at least one of a computing device, a dumb terminal, point-of-sale terminal, a card processing terminal, a point-of-service terminal, a transaction terminal, and a database configured for receiving information from said output device.~~

47. (Currently amended) The wallet consolidator of Claim 39, further comprising at least one of the following: ~~a keypad, a touch screen, and~~ a user input cluster connected to said controller, ~~for receiving~~ positioned to receive input for controlling said output device.

48. (Currently amended) The wallet consolidator of Claim 39, further comprising a writer connected to said controller and positioned to write ~~for writing said at least a portion of said information to a personalized transaction smart card.~~

49. (Currently amended) A method for processing a transaction using a wallet consolidator, the method comprising the steps of:

receiving information stored on at least one of a plurality of cards;

storing said received information in a memory device; and

transmitting at least a portion of said stored information to a transaction device selected from a group of a point-of-sale device or a point-of-service transaction device, the transaction device positioned at a respective point-of-sale or point-of-service and positioned to process~~for processing a respective point-of-sale or point-of-service transaction effectuated pursuant responsive~~ to said at least a portion of said information.

50. (Currently amended) The method of Claim 49,

wherein said information comprises information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more personal identification cards, one or more electronic coupons, ~~and or~~ one or more food stamp accounts~~balances~~; and

wherein the method further comprises the steps of:

providing a user an option to select a card to add or delete, duplicate information, transfer data, move cash, or ~~accessing~~ access or amend information including at least one of the following: an electronic coupon, personal identification information, ~~and or~~ a medical record, and

traversing an action tree which instructs the user on the use of the wallet consolidator responsive to the selected option.

51. (Currently amended) The method of Claim 49,

wherein the step of receiving is performed via an input device comprising at least one of the following: ~~a magnetic card stripe reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, or a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, and a radio frequency (RF) interface; and~~

wherein the method further comprises the step of receiving a passcode from a user prior to allowing the user to gain access to the wallet consolidator.

52. (Currently amended) The method of Claim 49, wherein the memory device comprises at least one of the following: semiconductor memory, ~~a smart card, a memory card, random access memory (RAM), magnetic memory, or a hard diskdisk magnetic tapes, an optical memory device, and an optical disc.~~

53. (Currently amended) The method of Claim 49, wherein the step of transmitting is performed via an output device comprising at least one of the following: ~~a data interface, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, or a radio frequency (RF) interface, an infrared (IR) interface, and a display configured for displaying scanable bar codes.~~

54. (Currently amended) The method of Claim 49,

wherein said transaction device ~~comprises at least one of the following~~ is selected from the group of: ~~a computing device, a dumb terminal, point-of-sale terminal, a card processing terminal, a point-of-service terminal, or a transaction terminal, a remote transaction server, an application node and a database; and~~

wherein the received information includes a digitized image of the at least one of a plurality of cards.

55. (Currently amended) The method of Claim 49,

wherein said information comprises account or personal identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, ~~and or~~ one or more food stamp ~~accounts~~balances;

wherein said transaction device ~~comprises at least one of~~ is selected from the group of: a ~~computing device, a dumb terminal, point-of-sale terminal, a card processing terminal, a point~~point-of-service terminal, or a transaction terminal, a remote transaction server, an application node, and a database; and wherein:

the step of receiving is performed via an input device connected to a controller, the input device comprising at least one of the following: a magnetic stripe card ~~stripe~~-reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, ~~and or~~ a radio frequency (RF) interface;

the step of storing is performed via a memory device connected to said controller, the memory device comprising at least one of the following: a semiconductor memory, a smart- card, a memory card, random access memory (RAM), magnetic memory, hard disks, magnetic tapes, an optical memory device, ~~and or~~ an optical disc;

the step of transmitting information to a point-of-sale or point-of-service transaction device is performed via an output device connected to said controller, the output device comprising at least one of the following: ~~a data interface, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, or a radio frequency (RF) interface, an infrared (IR) interface, and a display configured for displaying~~ seanable bar codes; and

said controller is ~~configured for controlling~~ positioned to control operation of the wallet consolidator, the controller comprising at least one of the following: ~~a computing device, a laptop computer, a handheld computer, a personal digital assistant (PDA), a wireline communication device, a wireless communication device, and or~~ a cell phone.

56. (Currently amended) The method of Claim 49, further comprising at least one of the following: ~~a keypad, a touch screen, or and~~ a user input cluster, connected to said output device

~~and configured for receiving~~ positioned to receive input for controlling to control said output device.

57. (Currently amended) The method of Claim 49, further comprising a writer connected to the memory device ~~for writing~~ to write said at least a portion of said information to a personalized transaction card, said information including identification information contained on a plurality of cards.

58. (Currently amended) A wallet consolidator, comprising:

an input device ~~configured for receiving~~ positioned to receive a copy of information stored on at least one card;

a memory device connected to said input device ~~for storing~~ to store said information received by said input device; and

an output device connected to said memory device ~~for transmitting~~ and positioned to transmit at least a portion of said information stored in said memory device to a point-of-transaction device located at a point-of-transaction, the transaction device positioned to process ~~for processing a transaction effectuated pursuant~~ responsive to said at least a portion of said information.

59. (Currently amended) A wallet consolidator of Claim 58, wherein the at least one card is a smart card ~~having a magnetic strip~~, and wherein the smart card ~~includes a magnetic strip~~ is adapted to receive a portion of the information stored in the memory device.

60. (New) The wallet consolidator of Claim 39, wherein:

said input device comprises at least one of the following: a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, or a radio frequency (RF) interface;

said output device comprises at least one of the following: a wireless interface, a wireless communications interface, or a radio frequency (RF) interface; and

said point-of-sale transaction device is selected from the group of: a computing device, a dumb terminal, point-of-sale terminal, a point-of-service terminal, a transaction terminal, or a database positioned to receive information from said output device.

61. (New) The wallet consolidator of Claim 46, wherein said output device is a wireless radio frequency (RF) communication device.

62. (New) The wallet consolidator of Claim 39, further comprising a writer connected to said controller and positioned to write said information to a personalized transaction card, said information including personal identification information contained on at least one of a plurality of cards.

63. (New) The method of Claim 49, wherein the memory device comprises at least one of the following: a smart card, a memory card, a magnetic tape, an optical memory device, or an optical disc.

64. (New) The wallet consolidator of Claim 58,

wherein said information comprises account identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts; and

wherein said output device is a wireless radio frequency (RF) communication device.

65. (New) The wallet consolidator of Claim 58,

wherein said information comprises personal identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts; and

wherein said output device is a wireless radio frequency (RF) communication device.

66. (New) A wallet consolidator, comprising:

- a controller positioned to control operation of the wallet consolidator;
- an input device in communication with the controller and positioned to receive a copy of identification information stored on at least one card;
- a memory device in communication with the controller and positioned to store the identification information received by the input device; and
- an output device in communication with the controller and positioned to transmit at least a portion of the identification information stored in the memory device to a point-of-service transaction device located at a point-of-service, the transaction device positioned to process a point-of-service transaction responsive to the at least a portion of the identification information.

67. (New) The wallet consolidator of Claim 66, wherein the identification information includes personal identification information contained on at least one of a plurality of cards.

68. (New) The wallet consolidator of Claim 67, wherein the output device is a wireless radio frequency (RF) communication device.

69. (New) A wallet consolidator, comprising:

- a controller positioned to control operation of the wallet consolidator;
- an input device in communication with the controller and positioned to receive a copy of personal identification information contained on at least one card;
- a memory device in communication with the controller and positioned to store the personal identification information received by the input device; and
- a wireless output device in communication with the controller and positioned to interface with a transaction device located at a point-of-transaction to provide at least a portion of the personal identification information stored in the memory device to the transaction device, the transaction device positioned to enable a transaction responsive to receiving the at least a portion of the personal identification information.

70. (New) The wallet consolidator of Claim 69, wherein the at least one card includes a driver's license card.

71. (New) The wallet consolidator of Claim 69, wherein the received information includes a digitized image of the at least one card.

72. (New) The wallet consolidator of Claim 69,

wherein the wireless output device is a wireless radio frequency (RF) communication device operatively positioned to interface directly with the transaction device positioned at a transaction location;

wherein the transaction device is selected from the group of: a point-of-sale or a point-of-service; and

wherein the transaction location is selected from the group of: a point-of-sale or a point-of-service.